SPOTLIGHT

American Income Life • May 2001 • Monthly Magazine

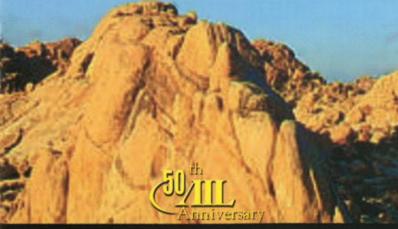
WHY?

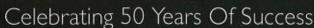
Because We Can! By Roger Smith

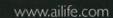
> Persistence By Denise Bowyer

Convention Highlights

New Labor Advisory **Board Member**

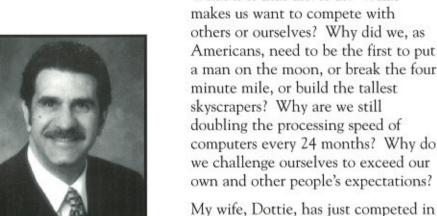






www.ailife.com Volume 34 Number 5

Why — Because You Can!



rom the desk of Roger Smith Director Of Agencies

"If you really want something, you can figure out how to make it happen."

— Cher

What is it that drives us? What others or ourselves? Why did we, as Americans, need to be the first to put a man on the moon, or break the four computers every 24 months? Why do we challenge ourselves to exceed our own and other people's expectations?

> her first triathlon. She has never

done anything like this before. This triathlon was comprised of a one mile swim, a 30 mile bike ride and a five mile run. She trained daily for this event, and

there was not a day that went by that her body did not ache. But when I asked her why she wanted to compete, she confidently responded, "Because, I can!"

For many of you a challenge is just that — a challenge. For some of you a challenge is just a given, a common factor in everyday life. A desire to challenge ourselves is as elementary as breathing, eating and sleeping. It is just as important, as humans, to fight for survival as it is to strive for self improvement. Just as these things are important to us as

SPOTLIGHT MAY 2001 WWW.AILIFE.COM

individuals, these things are important to us collectively, as a group and as a Company.

I look around at the individuals that make up American Income, and I am amazed at what I see. I know your talent; I know your abilities; and I know your eagerness to expand, grow and share. This is why I believe that \$60 million in Net ALP is not impossible. I know it is possible, because we can!

I have spoken with each SGA, and I let them know that they are responsible for their share of the \$60 million. When you break this down, we are all collectively responsible for a portion of the total.

I know we are going to do it — I know we are going to make it to \$60 million — because we can! And soon we will be talking about \$70, \$80 and \$100 million.

So again, why was it so important for us to be the first on the moon? Because we could, and we did! Why is it important to break records? Because we can, we have before and we will again! Just because we can!



Dates to Remember

May 28 (Monday), 2001

The Home Office will be closed for the Memorial Day holiday.

May 30 (Wednesday), 2001

Business must be received in Waco to count for May production.

June 21-23 (Thursday-Saturday), 2001 Leadership Development Seminar in Waco.

June 28 (Thursday), 2001

Business must be received in Waco to count for lune production.

Company Quality Averages

To be eligible for bonuses and in order to be featured in Spotlight, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

- April

Net to Gross: 75% Persistency: 72.38%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from Agent's hire date.

"Opportunity Unlimited" At Work

"To American Income Life:

A gentleman has come into my place of employment a few times dressed sharp, driving a nice car - but what impressed me the most was he was so happy and enthusiastic. These are two elements I am presently missing in my current occupation.

I am a Sales Trainer/Manager for Jiffy Lube, Inc. My responsibility as a trainer is to train our employees on techniques for suggestive selling and upgrading services. This is a position for which I am very qualified, and one I enjoy because I have an aptitude for selling. Also, as a part of my job, I fill in as a manager when one is lacking from a particular store.

Three days ago, I was filling in at one of our stores, and this gentleman walks into the shop. Because he impressed me, I asked him what he did for a living. He responded, "I make friends, make trips and make money." I thought to myself, "Wow!" We talked briefly, and he handed me an Opportunity Unlimited CD.

I decided several months ago that I would seek out, and find, any occupation that could reward me for my hard work and effort, as well as create a fantastic income. I was in need of some help to shape my financial stability for my family's future. I have been in sales for 21 years; I have written training manuals; and I have developed proven sales closing techniques that several companies still use today. And after viewing the CD, I must admit, you had my complete attention.

I am very interested in hearing more about the AIL Opportunity!" Sincerely,

Brian T. Martinez

Founder's Club Outstanding PR Representatives

April

Agent	SGA	Times Qualified	Number Of Cards/Groups	
Darrell Dorey	Ramin Kouladji	3	60 Groups	
Vivian Dwyer	Billy Faulkner	2	52 Groups	
Susan Fuldauer	Mark Hancock	11	46 Groups	
Frances Yennie	Larry Geneser	1	53 Groups	

©2001 by American Income Life Insurance Company. The Spotlight is published monthly by American Income Life. Letters are encouraged on how we can do a better job for you. Send all inquiries and submissions to P.O. Box 2608, Waco, TX 76797, Attn: Spotlight.



Promoted To Supervising Agent

Promoted	10	31
Robert Aks Larry Geneser Kansas		
Charles Cantwell William Devine Louisiana		
Darayl Davis Tyrone Conard Maryland		
Gregg Furer Rick Altig Hawaii		
Jason Jansma Scott Smith Illinois		

Thomas McCormick

Eric Giglione

New Jersey

Brian Anderson Rick Altin Minnesota Sushen Chand Jatoft-Foti California

Lisa Donoghue Steve Friedlander **New Zealand** loel Hannon **Guy Rouelle** New Hampshire

Chris Iones Jerel Turner **New Mexico** John Michael David Hausman Georgia

Kathleen Saco William Taylor Kevin Khadivian Joseph Manone Massachusetts Illinois

Marcus Bautista Kevin Khadivian Massachusetts

Mary Clark Jerel Turner New Mexico lacob Farino

David Hausman

Georgia loshua Harkin Larry Geneser Kansas

Barry Kiser Surace-Surace Marie Murphy Ali Shahrak

Gary Wood Rick Altig Tennessee

Glynn Bergeron Robert Colley Louisiana

Timothy Clark Surace-Surace

Krista Fleming David Hausman Georgia Colin Iggo Steve Friedlander

New Zealand

MacArthur Little David Hausman Georgia Elena O'Brien

Eric Giglione North Carolina **New Jersey**

Dodge Callahan Justin A. Jones Mississippi

> Kelly Darrow Scott Smith Michigan

Spencer Fraise Scott Smith lowa Jerome Jackson

Eric Giglione New Jersey Rael Lubner Robert Glover Michigan

Clarence Richards Scott Smith Michigan

Promoted To General Agent

John Akers Chris Lafond Nebraska	
Maria Esposi	

Arizona

Bruce Hoins Mark Hancock Indiana Eugene Neider

Kyle McGee Texas Alex Roland **Chris Lafond**

Nebraska

James Beck Scott Smith Illinois

Corbin Grimes William Jennings Colorado

Leann Lovell Scott Smith Illinois

Matthew Nunan Eric Giglione **New Jersey**

Michael Sacotte Gary Bleier

Barbara Bomer Surace-Surace

Nickolay Gusey Larry Geneser

Kansas Dennis Mahone Larry Geneser Missouri

Claudia Ortega David Cohen California

Cordi Stokes Surace-Surace Ohio

Steve Clayton William Jennings Colorado

Zachary Hart **Gary Bleier** Wisconsin

Edmundo Martinez Cohen-Hartman Arizona

Robert Porter Billy Faulkner Virginia

Loren Wolf Eric Giglione **New Jersey**

Edward Couture **Guy Rouelle** Vermont

Don Hickey Rick Altig Ontario

Michael Mevissen Marc Zipper Florida

Anthony Robinson William Jennings Colorado

Promoted To Master General Agent

Wisconsin

Terrance Brennan Scott Smith

Vlad Basov Larry Geneser Kansas

Travis Geneser Larry Geneser Missouri

Promoted To Regional General Agent

Mathew Hart Gary Bleier

Scott Smith Illinois

Steven Jakubczak

1. David Wang Downer's Grove, IL



2. Ruben Soberanes Walnut Creek, CA



3. Greg Spence Dallas, TX



4. Ed Stallworth-Cherry Houston, TX



5. Marlon Underwood Downer's Grove, IL



6. Peter Bardeson Beloit, WI



7. James Dattilo Jacksonville, FL



8. William Widmeyer Indianapolis, IN



9. Scott Cohen Dallas, TX



10. Fetuliai Lavea Auckland, NZ

N/G*

83

78

83

77

88

93

81

MGA

Paul Lund

George Vrban

Robert Olson

Eddie Norman

Eric Nichols

Alex Chen

SGA

Jatoft-Foti

Scott Smith

Marc Zipper

Scott Smith

Scott Smith

Scott Smith

Jatoft-Foti

Year

2000

Pers

75.23

74.49

74.42

85.99

Net ALP

\$242,696

Net ALP

\$70,800

70,379

62,809

59,077

57,220

52,169

49,083

All Time Record to Beat

Timothy Cruise

Name

1. Ruben Soberanes

2. Marlon Underwood

3. James Dattilo

4. Timothy Cruise 5. Eddie Norman

Alex Chen

6. David Wang

	A	Net ALP	Year	Month		
Thom	as Glenn	\$35,153	2000	Dec.		
	Name	Net ALP	Pers	N/G*	MGA	SGA
1. David	Wang	\$18,899	File Name	93	Eric Nichols	Scott Smith
Ruber	Soberanes	18,330	75.23	83		Jatoft-Foti
3. Greg S	Spence	15,401		96	David Zophin	Ed Orell
4. Ed Sta	allworth-Cherry	14,980		97		Kevin Pawlowski
5. Marlo	n Underwood	14,845		78	Paul Lund	Scott Smith
6. Peter	Bardeson	14,839		93	Danny Van Houten	Joseph Manone
7. James	s Dattilo	14,464	74.49	83	George Vrban	Marc Zipper
Willia	m Widmeyer	13,400		94	William Heath	Mark Hancock
	Cohen	12,922		95	David Zophin	Ed Orell
10. Fetuli		12,911		98		Steve Friedlander
	hy Braquen	12,676		98		Richard Rutt
Christi	ian Adams	12,354		90	Vito Pecoraro	Eric Giglione
13. Krista		12,152		100	Christine Hartman	Cohen-Hartman
14. David	Ballard	11,838	82.04	77	Doreen Ryan-Foti	Jatoft-Foti
	ore Pappas	11,813		100		Richard Rutt
16. Greg S		10,751	82.86	88	Michael Knapick	Scott Smith
Paul S	Segro	10,740		96	John Huber	Eric Giglione
18. Chad I	Nelson	10,497		97	Norman Barfoot	Ryan Whitley
Dougla	as Collins	10,437	1001 001 00000000	86	Maureen Ford	Anne O'Driscoll
20. Mark l	Bleier	10,286	85.06	89	19834-001 33	Gary Bleier
21. Eddie	Norman	10,151		88	Eddie Norman	Scott Smith
22. Kobina	a Sekyi	10,130	78.25	89	9×50±00500000000000000000000000000000000	Joseph Manone
23. Carlos	Cantu	10,042		90	Steve Foti	Jatoft-Foti
24. Gail Sp	prenger	10,012		100		Gary Bleier
25. John 1	Michael	9,983		95	Thomas Foley	David Hausman
26. Elena	O'Brien	9,961		90	David Brister	Eric Giglione
27. Gary E	Beatty	9,900		100		Tom Williams
28. Robert	t Eriksen	9,830		94	Melinda-Rae Lyse	Rick Altig
29. Robert	t Delesky	9,783		92	Stephen Liberto	Eric Giglione
30. Preeti	Sahgal	9,496	80.09	78	- 2	Joshua Chalom
31. Lonnie	Butler	9,443		87	4	Ryan Whitley
32. Robert	t M. Smith	9,398	79.02	78	Don Wold	Rick Altig
33. Timoth	ny McCleskey	9,353		100	Gary Williams	Rick Altig
34. Jacob		9,321		92	The state of the s	David Hausman
35. Moniq	ue Chase	9,276		98		Tyrone Conard
36. Wesley	y Bangs	9,255	79.49	84	Wendell Bangs	Rick Altig
37. Andrei	w Fike	9,221	84.61	90	Thomas Foley	David Hausman
38. Anita S	St. Arnaud	9,186		100	Christine Hartman	Cohen-Hartman
39. Doroth	ny Ambrose	9,185		89	Narinder Dhillon	Scott Smith
40. Larry		9,123	79.92	81	Robert Olson	Scott Smith
41. Gleb C		9,078	75.62	83		Justin A. Jones
42. James	Palmes	9,022	83.26	85		Robert Colley
43. Charlo	tte Braddon	8,959		91		Altig-Martyn
44. Camel	ia Canepa-Zipprich	8,831		96		Richard Rutt
45. Joseph		8,662		89	John Huber	Eric Giglione
46. Kevin		8,612		92	David Zophin	Ed Orell
47. Scott I		8,589	76.09	82	Jeffrey Dinocento	Eric Giglione
	lo Cardenas	8,578		100	David Zophin	Ed Orell
	s Chastain	8,527		100	Allan Jennings	William Jennings
	Bramley	8,449		90	Dennis Sullivan	Guy Rouelle

Alex Chen	49,083	85.99	81	Alex Chen	Jatott-Foti
B. Peter Bardeson	45,735	1	93	Danny Van Houten	Joseph Manone
9. Temitope Ajayi	45,330	1200	82	Steve Foti	Jatoft-Foti
10. Paul Anderson	44,452	81.72	79	Opra-Anderson	Larry Geneser
11. Gleb Ostrovsky	44,283	75.62	83	Teorin Patrens	Justin A. Jones
12. Roland Parker	41,385	83.51	79	Roland Parker	Tom Williams
Carlos Cantu	40,630	4.1800	90	Steve Foti	Jatoft-Foti
DeMario Cooper	39,621		87	Yaroslav Bitman	Larry Geneser
15. Alice Shen	39,523	75.47	86	David Iriye	David Cohen
16. Timothy Clark	39,423	78.58	77	Eric Schott	Surace-Surace
Fetuliai Lavea	38,865	19 lab	98	151919 AUDIN	Steve Friedlander
Eric Jackson	38,823	10000000	83	Yaroslav Bitman	Larry Geneser
Carrie Howard	38,276	STATE OF STREET	84	Yaroslav Bitman	Larry Geneser
20. Andrew Fike	38,137	84.61	90	Thomas Foley	David Hausman
21. Damon Hartley	37,232	AL STREET	77	Yaroslav Bitman	Larry Geneser
22. Matt Henderson	36,853	110	83	Vance Rountree	Marc Zipper
23. Claudia Ortega	36,548	134	92	David Iriye	David Cohen
24. Elena O'Brien	36,139	100 mg/g	90	David Brister	Eric Giglione
25. Peter Nikolov	36,123	76.03	94	Stephen Ross	Steve Friedlander
26. Wesley Bangs	35,700	79.49	84	Wendell Bangs	Rick Altig
27. Dean Beaucage	35,289	80.83	85	Michael O'Rourke	Larry Geneser
28. David Thornton	35,278	94.80	96	Erik Graham	David Cohen
9. Ramin Maghsoud	35,156	76.75	88	Larry Kudlacek	Ed Orell
30. Samuel Santiago	35,108	ALCOHOL: NO	91	Paul Lund	Scott Smith
31. Bill Wade	34,668	THE PARTY OF	85	Jack Seitz	Hancock-Boles
32. Mark Bleier	34,609	85.06	89		Gary Bleier
33. Richard Sauer	34,417	Allega	81	Stephen Liberto	Eric Giglione
34. Marisol Portillo-Mata	33,623	80.66	83	Lee Conti	David Cohen
85. Steven Jakubczak	33,246	78.73	90	Steven Jakubczak	Scott Smith
86. Sanita Tuufuli	33,244	74.58	89	James Isip	David Cohen
37. David Ballard	33,025	82.04	77	Doreen Ryan-Foti	Jatoft-Foti
88. Scott Remmey	32,723	76.09	82	Jeffrey Dinocento	Eric Giglione
9. Carla Miller	32,527	83.19	77	Comoy Emoconic	Chris Lafond
0. Kobina Sekyi	32,511	78.25	89		Joseph Manone
1. Jinzhou Zhao	32,506	87.39	89	Wilbur Smith	Rick Altig
2. Patrick Parisi	32,244	76.70	77	Tribur Omitin	Lisa D'Amico
3. Donald Spence	32,157	82.33	77		Ramin Kouladji
4. Jason Jansma	31,809	02.00	89	Steven Jakubczak	Scott Smith
5. Stacey Wall	31,583	80.30	79	John Huber	Eric Giglione
6. Edward Couture	31,342	00.00	82	Dennis Sullivan	Guy Rouelle
7. Michael Thomas	31,218	77.37	78	Ocie Roy	Robert Smith
8. Arkadi Nulman	31,185	82.81	76	Vlad Basov	Larry Geneser
9. lean Finley	31,069	02.01	89	Scott Sonnenberg	Larry Geneser
60. Brian Traboulay	31,059	85.27	90	Brian Traboulay	Rick Altig
o. Dilan Habbulay	01,000	00.21	00	Drian Habbulay	nick Ailig

^{*}Percentage of Net to Gross

Show Me The Money

Ruben Soberanes Greg Spence David Wang

Christian Adams Peter Bardeson **Timothy Braquen** Scott Cohen **James Dattilo** Fetuliai Lavea Ed Stallworth-Cherry Kevin Pawlowski Krista Thieme Marlon Underwood

William Widmeyer

SGA

Jatoft-Foti

Edward Orell

Scott Smith

Eric Giglione Joseph Manone Richard Rutt Edward Orell Marc Zipper Steve Friedlander Cohen-Hartman Scott Smith Mark Hancock

David Ballard Mark Bleier **Carlos Cantu Douglas Collins Chad Nelson Eddie Norman Theodore Pappas Greg Schultz** Paul Segro

Kobina Sekyi

SGA

Jatoft-Foti Gary Bleier Jatoft-Foti Anne O'Driscoll Ryan Whitley Scott Smith Richard Rutt Scott Smith Eric Giglione Joseph Manone

Agent SGA

Dorothy Ambrose Wesley Bangs Gary Beatty Lonnie Butler Monique Chase Larry Chick **Timothy Cruise Maurice Davies** Robert Delesky Robert Eriksen Jacob Farino Andrew Fike Timothy McCleskey John Michael Elena O'Brien Gleb Ostrovsky **James Palmes** Preeti Sahgal **Robert Smith Gail Sprenger** Anita St. Arnaud

Scott Smith Richard Altig Tom Williams Ryan Whitley Tyrone Conard Scott Smith Scott Smith Steve Friedlander Eric Giglione Richard Altig David Hausman David Hausman Rick Altig David Hausman Eric Giglione Justin A. Jones Robert Colley Joshua Chalom Rick Altia Gary Bleier Cohen-Hartman

April Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary baseball cap. The winners are as follows:

Barran Callahan
Bryan Callahan
Camelia Canepa-Zipprich
Carlos Cantu
Ricardo Cardenas
Monique Chase
Charles Chastain
Larry Chick
Douglas Collins
Timothy Cruise
Jason Danielson
Maurice Davies

Robert Delesky	Timothy McCleskey
John Dsouza	John Michael
Wes Elder	Chad Nelson
Robert Eriksen	Eddie Norman
Jacob Farino	Elena O'Brien
Andrew Fike	Gleb Ostrovsky
Joseph Franc	James Palmes
Robert Harris	Trisha Patton
Kevin Lacy	Scott Remmey
Robert Link	Preeti Sahgal
Gavin Marsich	Ronald Sanchez

Joseph Sbeghen Greg Schultz Paul Segro Kobina Sekyi Robert M. Smith Gail Sprenger Anita St. Arnaud William Taylor Michael Thomas Iill Westaway

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary golf umbrella. The winners are as follows:

Christian Adams Peter Bardeson Timothy Braquen	Scott Cohen James Dattilo Fetuliai Lavea	Theodore Pappas Ruben Soberanes Greg Spence	Ed Stallworth-Cherry Krista Thieme Marlon Underwood	David Wang William Widmeyer
Timothy Braquen	Fetuliai Lavea	Greg Spence	Marlon Underwood	

P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary baseball cap. The winners are as follows:

	THE RESERVE OF THE PARTY OF THE	Patti Morgan	Steven Newton	David Provencher
George Farenthold	Stephanie Hilton			

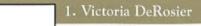
All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary umbrella. The winners are as follows:

Robin Andrade Linda Bauknecht-Hicks		Cynthia Lebrun-Yaffe	Mary Sandoval	Frances Yennie
--	--	----------------------	---------------	----------------

Next Month You Could Win A 50th Anniversary Garment Bag or Pocket Notebook!

TOP SUPERVISING AGENTS







Crystal, MN



2. Demetria Bryant

St. Louis, MO



3. Michael Smith

Redmond, WA

April Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Victoria DeRosier	\$14,414	\$17,751		87	3	Gary Williams	Rick Altig
2. Demetria Bryant	13,906	18,273		91	2	Scott Sonnenberg	Larry Geneser
3. Michael Smith	13,765	21,773		88	7	Kimberley Veillon	Rick Altig
4. David Haudrich	11,618	13,844		90	4	Ocie Roy	Robert Smith
5. James Scott	10,967	15,127		80	2	Gary Williams	Rick Altig

YTD Production

10

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Martin Roedl	\$41,737	\$62,327		85	4	Michael O'Rourke	Larry Geneser
2. David Haudrich	36,496	49,651		90	4	Ocie Roy	Robert Smith
3. Victoria DeRosier	32,595	39,302		87	3	Gary Williams	Rick Altig
4. Michael Smith	26,863	36,630		88	7	Kimberley Veillon	Rick Altig
5. Demetria Bryant	24,535	43,710		91	2	Scott Sonnenberg	Larry Geneser

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

TOP GENERAL AGENTS



1. Alan Becker St. Louis, MO



Downer's Grove, IL



Edison, NJ



Edison, NJ



Portland, OR x

April Production

All Time Record to Beat Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$40,015	\$45,886	79.28	79	10	Yaroslav Bitman	Larry Geneser
2. Gary Selesky	28,786	36,785	87.13	85	7	Michael Knapick	Scott Smith
3. Francisco Perez	27,509	33,403	74.71	84	6	Stephen Liberto	Eric Giglione
4. Richard Sauer	27,420	35,848		95	5	Stephen Liberto	Eric Giglione
Diana Watkins	25,513	27,886		91	7	Hurst Kopp	Rick Altig
6. Leanne Hughes	22,491	36,632		85	5	David Brister	Eric Giglione
7. Bob Zuccalmaglio	19,074	29,207		88	5		Kevin Khadivian
8. Margaret Harrison	18,949	19,186		77	7		Joshua Chalom
9. Matt Henderson	17,054	24,124		90	4	Vance Rountree	Marc Zipper
10. Kristina Harrell	16,197	19,810		85	6	Robert Hughes	Jack Kirschling

All Time Record to Beat YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat YTD: \$864,620 Net ALP

11

VIII) I	roduction
IIDI	Touuction

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$229,559	\$255,162	79.28	79	10	Yaroslav Bitman	Larry Geneser
2. Chad Roehrs	125,421	141,408		81	6	Yaroslav Bitman	Larry Geneser
3. Gary Selesky	98,071	129,165	87.13	85	7	Michael Knapick	Scott Smith
4. Francisco Perez	78,339	101,813	74.71	84	6	Stephen Liberto	Eric Giglione
5. Michael Thomas	72,710	104,124		82	6	Ocie Roy	Robert Smith
6. Richard Sauer	68,341	106,122		95	5	Stephen Liberto	Eric Giglione
7. Leanne Hughes	59,125	110,646		85	5	David Brister	Eric Giglione
8. Rudi Camenzind	58,504	83,175	88.63	90	4	Erik Graham	David Cohen
9. Bob Zuccalmaglio	58,024	77,884	100000000000000000000000000000000000000	88	5	State of the State	Kevin Khadivian
0. Margaret Harrison	46,283	47,380		77	7		Joshua Chalom

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

12



David Brister
 Plymouth Meeting, PA



2. Yaroslav Bitman St. Louis, MO



Dallas, TX



Plymouth Meeting, PA



5. Robert Hughes Charlotte, NC



Downer's Grove, IL



7. Stephen Ross Auckland, NZ



8. John West Charleston, WV



9. Vance Rountree Altamonte Springs, FL



10. Michael Knapick Downer's Grove, IL

April Production

All Time Record to Beat Month: \$190,463 1st Yr. Ed Orell All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. David Brister	\$94,019	\$129,799	75.40	78	20	Eric Giglione
2. Yaroslav Bitman	91,169	97,040	80.69	80	24	Larry Geneser
3. David Zophin	90,441	92,566		95	13	Ed Orell
4. Stephen Liberto	52,359	68,442	74.16	80	11	Eric Giglione
5. Robert Hughes	47,033	59,552	76.71	80	19	Jack Kirschling
6. Paul Lund	46,573	53,742	82.37	82	_11	Scott Smith
7. Stephen Ross	42,671	60,952	81.33	93	12	Steve Friedlander
8. John West	41,827	45,521	78.60	83	17	Marc Morton
9. Vance Rountree	40,358	43,635		87	9	Marc Zipper
10. Michael Knapick	40,135	45,592	76.59	79	11	Scott Smith
11. Eric Nichols	39,046	49,930	76.86	80	4	Scott Smith
12. Christine Hartman	38,339	59,444	74.42	81	11	Cohen-Hartman
13. Gregory Partee	37,128	45,855	10.00	91	10	Hancock-Boles
14. Ocie Roy	36,475	38,864	Sensov -	82	7	Robert Smith
15. Michael O'Rourke	36,452	35,017		87	12	Larry Geneser
16. Norman Barfoot	33,725	38,275	7/200	91	6	Ryan Whitley
17. Danny Van Houten	32,222	39,842		89	11	Joseph Manone
18. Scott Sonnenberg	30,214	39,706		89	6	Larry Geneser
19. Dennis Sullivan	29,976	35,763	77.85	82	12	Guy Rouelle
20. Gay Deitch	28,359	32,682	73.98	80	8	Dennis Ishler

YTD Production

All Time Record to Beat YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat YTD: \$2,046,700 Net ALP Ed Orell

13

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Yaroslav Bitman	\$437,456	\$462,613	80.69	80	24	Larry Geneser
2. David Brister	278,542	395,726	75.40	78	20	Eric Giglione
3. Michael Knapick	246,602	314,077	76.59	79	11	Scott Smith
4. Paul Lund	244,585	258,871	82.37	82	11	Scott Smith
5. Stephen Liberto	203,695	321,442	74.16	80	11	Eric Giglione
6. Ocie Roy	177,696	188,933		82	7	Robert Smith
7. David Iriye	173,984	176,864	85.17	89	13	David Cohen
8. Vance Rountree	164,784	184,985		87	9	Marc Zipper
9. Michael O'Rourke	164,294	176,735		87	12	Larry Geneser
10. John West	143,095	170,085	78.60	83	17	Marc Morton
11. Robert Hughes	138,148	180,758	76.71	80	19	Jack Kirschling
12. Lee Conti	131,615	226,546	75.39	85	13	David Cohen
13. Scott Sonnenberg	129,960	167,863		89	6	Larry Geneser
14. Vlad Basov	126,419	274,227	78.51	76	9	Larry Geneser
15. Stephen Ross	125,095	177,190	81.33	93	12	Steve Friedlander
16. Erik Graham	121,328	272,494	82.08	86	7	David Cohen
17. Steven Lee	117,543	158,749	82.64	82	7	Rick Altig
18. Eric Nichols	116,027	168,382	76.86	80	4	Scott Smith
9. Gay Deitch	108,591	123,168	73.98	80	8	Dennis Ishler
20. David Zophin	104,144	107,714		95	13	Ed Orell

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

CONVENTION HIGHLIGHTS

MGA Monthly Bonus Program



Agent:

65 Percent and 70 Percent Contracts

Master General Agents are eligible for a monthly bonus equal to a percent of the monthly Net ALP on each Agent under them who meets a minimum production requirement, a Persistency and/or Net To Gross requirement. The MGA must also meet the Persistency and/or Net To Gross requirement with a minimum number of *codes* to be eligible.

David Iriye \$1,115

\$1,098

\$1,085

\$1,061

\$912

\$723

Steven Jakubczak

John W. West

Robert Hughes

Kimberley Veillon

Michael O'Rourke

The bonus is available on all Personal Producers, Supervising Agents and General Agents *coded* under their hierarchy. There is no maximum number of people who can receive a bonus. Below are the guidelines for eligibility, and the bonus percentages to be paid based on the contract date of each eligible

- 1. The MGA must have a minimum of three codes in a rolling three month period, to be eligible for the MGA Bonus. A code for this purpose is an Agent who has produced a minimum of \$4,000 of Net ALP within their first 60 days. For new MGAs, we will allow them to qualify with one code of \$4,000 of Net ALP. After the initial 60 days is up we will require the MGA to have three codes with \$4,000 in a rolling three month period.
- The MGA and a Personal Producer must have one point above the Company's average Net To Gross and one point above the Company's average Persistency to be eligible. Net to Gross will only be used through the seventh month. After seven months, both Persistency and Net To Gross will be required.
- 3. The MGA must have a minimum of three active Personal Producers, SAs or GAs coded to them to be eligible.
- A Personal Producer must have a minimum of \$6,000 Net ALP for the month in order to count toward the MGA Bonus.

For more bonus information please go to www.ailife.com. Note: Watch for new management bonus qualifications effective July 1, 2001.

April Bonus Qualifiers

	A.	
<mark>David Zophin</mark>	David Brister	Gregory Partee
12,160	\$3,729	\$2,563
tephen Liberto	John Huber	Narinder Dhillon
6,267	\$3,235	\$2,561
<mark>Paul Lund</mark>	Scott Geisel	Lawrence Hauck
5,055	\$3,224	\$2,433
aroslav Bitman	Gay L. Deitch	Patrick Shehan
4,421	\$3,189	\$2,020
hristine Hartman	Dennis Sullivan	Scott Baker
4,276	\$3,120	\$1,957
Aichael Knapick	Scott Sonnenberg	Vance Rountree
3,934	\$3,094	\$1,887
tephen Ross	Vito Pecoraro	Ocie Roy
3,890	\$2,849	\$1,609
ric Nichols	Maureen Ford	Erik Graham
3,874	\$2,801	\$1,220

Total \$91,362

Sept. 2011 Sept.













Celebrating Success
Featured here are some of
American Income's Convention
Award winners. They were
recognized for their outstanding
achievements during the year 2000.
Convention 2001
Royal Caribbean Cruise Line's
Nordic Empress
April 23-27, 2001































TOP STATE GENERAL AGENTS



Larry Geneser

Category I		APF	RIL PROD	YEAR TO DATE PRODUCTION						
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Larry Geneser	\$236,956	\$96,000	247	\$302,387	76	74.97	\$1,050,828	\$384,000	274	\$1,394,751
Eric Giglione	195,090	120,000	163	305,545	77	74.85	679,936	444,000	153	1,149,905



William Jenning

Category II		APRIL PRODUCTION							YEAR TO DATE PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP				
William Jennings	\$81,923	\$60,000	137	\$96,168	80	75.61	\$310,005	\$216,000	144	\$370,801				
Kevin Khadivian	59,100	60,000	99	67,192	76	76.15	231,314	240,000	96	254,611				
Hancock-Boles	68,831	72,000	96	90,998	78	74.93	257,721	288,000	89	381,368				



16

Category III		APR	IL PROD		YEAR TO DATE PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Cohen-Hartman	\$46,427	\$48,000	97	\$77,624	82	75.36	\$120,246	\$192,000	63	\$307,753
Dennis Ishler	39,811	48,000	83	57,394	79	76.08	180,119	192,000	94	241,910

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

TOP STATE GENERAL AGENTS



Joseph Manone

Category IV	1	APR	IL PROD	DUCTION	To Key		YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Joseph Manone	\$72,965	\$36,000	203	\$127,953	83	77.96	\$256,408	\$144,000	178	\$488,446
Robert Smith	39,862	36,000	111	42,251	79	80.66	181,717	144,000	126	193,400
Lisa D'Amico	32,727	36,000	91	56,722	79	75.81	144,928	144,000	101	255,584



Guy Roue

Category V		APF	RIL PROD	DUCTION			YEAR	TO DATE	PRODU	CTION
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Guy Rouelle	\$29,976	\$24,000	125	\$35,763	81	75.34	\$99,782	\$96,000	104	\$123,890
Chris Lafond	23,049	24,000	96	28,463	77	80.27	90,683	96,000	94	123,259



Richard Rut

Category VI		APF	IL PROD	YEAR TO DATE PRODUCTION						
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Richard Rutt	\$45,683	\$24,000	190	\$45,683	98		\$45,683	\$24,000	190	\$45,683
Ed Orell	100,386	60,000	167	113,741	96		114,090	84,000	136	128,890
Ryan Whitley	54,600	36,000	152	59,150	93		64,774	60,000	108	78,218

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Persistence

I have been working on a great idea developing a financial literacy program for a Foundation I support. The idea is to integrate a dare-to-dream goal setting curriculum with a financial literacy program. This strategy, I believe, will give kids the practical tools they need in order to realize their dreams.

I have been so enthusiastic about this idea that I already have several companies interested in discussing the project, and possibly underwriting the program. And all this is fine and good, but I do not have the Foundation's approval — yet!

I was told, "You need to stop, slow down and be a little more patient with respect to our process and procedures." I think I got a little

> ahead of myself on this, because I got my hand slapped by the Foundation. There is just one thing I cannot figure out - what did I do wrong? I have an excellent idea, - it is a winwin situation and I am willing to get it started. I moved forward on

this knowing I would ruffle a few Foundation feathers, and obviously my enthusiasm has forced them to move faster than they are comfortable. Thus, by pushing for action, I consequently got my hand slapped.

We make choices every day, and the choices we make ultimately predict the outcome of daily situations. As for my situation, I too have choices. I can stop with the pursuit of my idea and do nothing. I can be patient and wait until the Foundation is ready to move forward. I can find another organization which may be interested in my idea, or I can be persistent in pushing the Foundation forward. Whatever path I choose, the choice is mine and will ultimately affect the outcome of my initial idea.

This scenario brings a lot to light when it comes to our line of business. The choices we make on the job definitely affect the final outcome in regard to the business relationships we seek to build.

How many times are you faced with situations where you are trying to get your TG13, and we hit a roadblock? When a group tells you "No", do we shrug, let up and walk away? Should you just stop and accept the roadblock, or should you search for a way around? Stopping is defined as a pause, a layover or standing motionless. Is this the proper way to approach your everyday obstacles - to stand motionless?

When groups tell you "No", do you sit and wait for them to change their minds? Patience - non-resistant passiveness - can be a virtue, but are you willing to rest your business on someone else's schedule? Is being patient entrenching you in the status quo?

How many times have you been told "No?" Are you always trying to find your way to a "Yes?" Persistence, tenacious, steadfast determination, can provide you with the "Yes" you are looking for. "No" can be a complacent word, but how we choose to respond to "No" can make the difference between trying to be successful and becoming successful! The choice is yours, and you will have to be prepared to accept what comes from your decision. I know one thing, I am going to put stop aside, I am going to save my patience, and I am going to choose persistence - even though my hand still stings!

I challenge you to put on persistence and see how it feels. You may ruffle some feathers, but you will be smiling when you get your hand slapped!

Genise Courgen



From the desk of Denise Bowyer National Public Relations

"Ambition is the path to success. Persistence is the vehicle you arrive in."

18

Bill Bradley

Qualifiers

BRENDA DISOMMA	\$748
LAURIE ONASCH	\$748
ROBERT DAILEY	\$715
LEO VANDENBUSSCHE	\$715
AL WALL	\$715
MALKA ARONY	\$683
JOHN MOLINA	\$650
BERNARD WENDEKIER	\$650
KENNETH ALTIZER	\$575
DAVID BLAISDELL	\$575
ROBIN DENHAM	\$575
DARRELL DOREY	\$575
IRENE RURYCZ	\$575
RONA SPANO	\$575
ROBIN ANDRADE	\$550
PATTI MORGAN	\$550
ROBERT ULREICH	\$525
SHARON SWINFORD	\$440
LOU NELL BUSBY	\$420
EILEEN HANSON-KELLY	\$400
VIVIAN DWYER	\$345
JOHN WILKINSON	\$345
ROGER JOHNSON	\$300
JENNY WILLIAMS	\$300
RICHARD CASE	\$288
NANCY RISING	\$288
JOSEPH WARD	\$275
RICHARD HARMON	\$263
GILERT SCIACQUA	\$263
MARY SANDOVAL	\$250
SANDRA JOHNSON	\$230
C.J. BRIGGLE	\$210
AYANNA PRENDERGAST	\$210
DAVID PROVENCHER	\$210
SUSAN FULDAUER	\$200
SHERYL SALAKAS	\$200

JANUARY FEBRUARY APRIL 3 **AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER**



PR Manager



Debbie Enstedt Winnipeg, MB



Category A:



John Molina Walnut Creek, CA



Bernard Wendekier Kaneohe, HI

Category B:



Malka Arony Phoenix, AZ



Laurie Onasch Menomonee Falls, WI

Category C:



20

Darrell Dorey Halifax, NS



Frances Yennie Kansas City, MO

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,904	Rick Altig
2. Charles Hill	7,803	Jatoft-Foti
3. Malka Arony	4,889	Cohen-Hartman

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1 John Molina	3,333	Jatoft-Foti
2. Bernard Wendekier	2,519	Rick Altig
3. Al Wall	2,350	Joshua Chalom
4. Robert S. Dailey	2,266	Eric Giglione
5. Leo VanDenBussche	2,195	Rick Altig

Category B	No. Cards	SGA
1. Malka Arony	3,530	Cohen-Hartman
2. Laurie Onasch	3,430	Joseph Manone
Anne Bowyer	2,650	Richard Rutt
4. Eileen Hanson-Kelly	1,470	Jack Kirschling
5. Cheryl Cook	1,084	Dennis Ishler

All Time PR Group Production Record

Month: 61 groups Patti Morgan

Category C	No. Groups	SGA
1. Darrell Dorey	20	Ramin Kouladji
2. Frances Yennie	18	Larry Geneser
3. Mary Sandoval	15	Kevin Khadivian
4. Kenneth Altizer	14	Marc Morton
5. Vivian Dwyer	13	Billy Faulkner

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	42,953	Rick Altig
2. Charles Hill	25,626	Jatoft-Foti
3. Rona Spano	11,102	Scott Smith

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
1. Charles Hill	12,355	Jatoft-Foti
2. Brenda DiSomma	9,752	Eric Giglione
3. Anthony Gentili	7,783	Rick Altig
4. Rona Spano	7,733	Scott Smith
Robert S. Dailey	7,386	Eric Giglione

Category B	No. Cards	SGA
1. Laurie Onasch	8,667	Joseph Manone
2. No Ora Samuela	6,181	Steve Frieldander
3. Malka Arony	5,967	Cohen-Hartman
4. Cynthia Blumert	4,615	Matt Blumert
5. Erin McKee	3,500	Jack Kirschling

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

Category C	No. Groups	SGA
1. Patti Morgan	65	William Devine
2. Darrell Dorey	60	Ramin Kouladji
3. Frances Yennie	53	Larry Geneser
4. Richard Harmon	52	Ryan Whitley
5. Vivian Dwyer	49	Billy Faulkner

21

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

MONETARY DONATIONS

American Income Life

- . Donated \$4,000 to the Corpus Christi Chapter of LCLAA.
- Donated \$1,000 to the Corpus Christi Chapter of LCLAA for their Paul Montemayor Scholarship Fund.

Rick Altig Agency

- . Donated \$200 to the Canadian LPN Association.
- · Contributed \$150 to the Washington IBT Joint Concil 28.
- Made a \$125 contribution to Washington's Pride at Work program.
- · Donated \$500 to Washington's Hawgs For Dawgs.
- · Donated \$200 to Alaska's Public Employees 71.
- Contributed \$200 to Alaska's Machinists 1090.
- · Donated \$100 to Alaska's Heat and Frost Workers Union.
- Made a \$100 contribution to Alaska's Sheetmetal 23.
- Contributed \$100 to Alaska's Carpenters' Union 1281.
- Donated \$500 to Minnesota's SEIU Local 284 Scholarship Fund.
- · Donated \$100 to Minnesota's Lakes and Plains Carpenters.
- Contributed \$700 to the John Montron Scholarship Fund.
- · Donated \$250 to sponsor the Schofield CU Golf Tournament.
- · Donated \$125 to sponsor the Delemonte FCU Golf Tournament.
- · Made a \$100 contribution to Hawaii's Kauai Teachers Union.
- · Contributed \$150 to Hawaii's Kolaoa FCU.
- . Donated \$100 to the Middle Tennessee CLC Scholarship Fund.
- · Donated \$1,000 to Tennessee's Labor Management Conference.
- Made a \$100 contribution to the Tennessee United Way Community Service program.
- . Donated \$330 to the Little Angels Golf Tournament.
- Made a \$1,000 contribution the British Columbia Teamsters 213 Scholarship Fund.
- Contributed \$500 to sponsor the British Columbia Laborers Golf Tournament.
- · Donated \$500 to Alberta's May Works Society.
- Donated \$64 to Alberta's USWA 1595.
- Donated \$50 to Manitoba's USWA 8144.
- Made a \$53 contribution to the Winnipeg Labor Council for raffle prizes.
- . Donated \$1,500 to the Manitoba CUPE 500 Scholarship Fund.
- Contributed \$2,500 to the Manitoba Federation of Labor Advisory.

Steve Friedlander Agency

- Contributed \$6,000 to the Service and Food Workers' Union.
- · Donated \$563 to the New Zealand Dairy Workers' Union.

Mark Hancock Agency

 Donated \$100 to the Teamsters Local 364 to sponsor a hole at their Annual Golf Outing.

Jatoft-Foti Agency

- Contributed \$395 to the Working for America Institute in San Jose, California.
- Donated \$650 to sponsor a hole and two players in the Fresno CLC Golf Tournament.
- Donated \$1,000 to sponsor the CSEA Disaster Relief Golf Tournament.
- Contributed \$250 to the Fresno Police Officers Association to sponsor a golf hole.
- . Contributed \$1,000 to the IBT 601 Strike Fund
- · Donated \$1,000 to the California Grange Association.

Kyle McGee Agency

 Donated \$150 in restaurant and retail gift certificates to the First Community Credit Union, STAR Credit Union, Tri-District Federal Credit Union and the IBEW Federal Credit Union.

Scott Smith Agency

- Donated \$2,000 to sponsor the Annual Iowa State Legislative Dinner.
- Donated \$230 to the Steelworkers Local 1010 for the purchase of a TV.
- Donated \$300 to sponsor a softball team in the Dekalb County Park District.
- Donated \$200 to the Amputees in Motion Organization, supported by IBEW 134, for the purchase of gift certificates.
- Donated \$375 to the Chicago Building Trades to purchase a TV for a fund raiser raffle.
- Donated \$400 to sponsor the UFCW fund raiser to benefit Leukemia research.
- Made a \$100 contribution to the Mechanics 701 fund raiser to support Guidedogs of America.
- Donated \$375 to the Annual IBEW International Conference for the purchase of gift certificates.
- Made a \$200 contribution to the First Annual United Brotherhood of Carpenters Statesman of the Year dinner.
- Contributed \$490 towards the purchase of a TV for the Teamsters 714 fund raiser to benefit the Little City Foundation.
- Made a \$200 contribution to the CLUW for the Annual International Women's Person of the Year.
- Made a \$235 contribution towards the purchase of a TV for the SEIU 880 annual fund raiser.
- Contributed \$100 to the Annual Illinois Irish American Labor dinner and fund raiser.
- Made a \$130 contribution to the Michigan Plumbers Local 133 softball fund raiser.
- Donated \$350 to the Roger Ankeley Retirement dinner for the IBEW 150.
- Donated \$75 to the Chicago Federation of Labor Annual Workplace Safety fund raiser.

Total \$33,165

SPOTLIGHT MAY 2001 WWW.AILIFE.COM

The AIL Labor Advisory Board Welcomes...

Michael Sacco

President of the Seafarers International Union of North America, AFL-CIO



"Do not follow where

the path may lead.

Go instead where

leave a trail."

there is no path and

- Muriel Strode

Michael Sacco is the President of the Seafarers International Union of North America, AFL-CIO, a federation of 18 autonomous unions representing 80,000 merchant mariner, industrial, service and government workers, and others in various professions. He was elected to this position by the SIUNA executive

board in June 1988.

Mr. Sacco is also the President of his home union, the SIUNA, an affiliated Seafarers International Union Atlantic, Gulf, Lakes and Inland Waters District

(AGLIWD). The district's membership is composed of mariners, boatmen and fishermen working aboard U.S. flag deep sea ships, Great Lakes vessels and inland waters and harbor boats.

In November 1991, at its Nineteenth Biennial Constitutional Convention, Mr. Sacco was elected as Vice President of the AFL-CIO, the federation of 75 national and international unions representing more than 14 million workers in the United States.

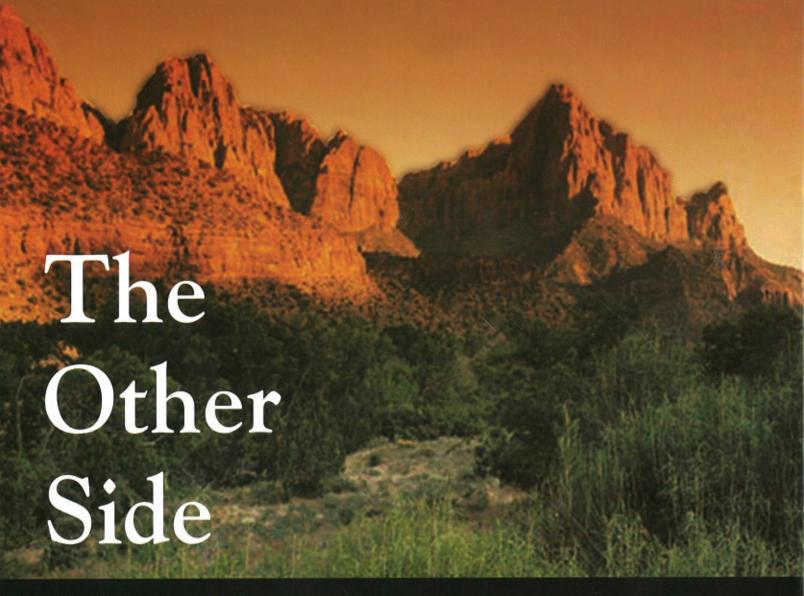
Since 1988, Mr. Sacco has served as President of the AFL-CIO Maritime Trades Department, representing 32 unions with members engaged in shipping and maritime related trades. He was re-elected to the post during the 1997 MTD Biennial Convention.

From 1976 to 1988, Mr. Sacco directed the SIU AGLIWD Great Lakes and Inland Waters Division as Vice President. Based in St. Louis, he served as Secretary/Treasurer of the Greater St. Louis Area and Vicinity Port Council (an MTD chartered organization), and as an Executive Board Member of the Missouri State AFL-CIO.

Michael Sacco was also the Vice President of the Seafarers Harry Lundeberg School of Seamanship from 1968 to 1978. The school, located on the grounds of the Paul Hall Center for Maritime Training and Education in Piney Point, Maryland, prepares young men and women for a career aboard U.S. flag commercial vessels and provides upgrading opportunities to active members.

Mr. Sacco joined the SIU in 1958 and served aboard U.S. flag merchant vessels until he came ashore during the 1960s to serve the SIU in a succession of union posts, including those of Patrolman, Port Agent and Headquarters representative.

A native of Brooklyn, New York, Michael Sacco served in the U.S. Air Force from 1954 to 1958. He and his wife, Sophie, have five children.



Of Las Vegas

Las Vegas offers more than just a bright lights, big city mentality. In fact, there is a whole different world just at the city's edge. Las Vegas is surrounded by the best nature has to offer. The clay landscape and the mountainous terrain are remnants of what brought early pioneers to the west. This part of Nevada is rich in Native American history and is a virtual playground for anthropology and archaeology. So if you are the adventurous type, there is plenty for you to do beyond the city limits on the other side of Las Vegas.

Old Las Vegas Mormon Fort Historic Park www.vegaspacc.com

Las Vegas Indian Center (702)647-5842

Nevada State Museum (702)486-5205 Majorie Barrick Museum Of Natural History (702)895-3381

Cowboy Trail Rides www.cowboytrailrides.com

Carroll Shelby Museum (702)643-3000 King Tut's Tomb & Museum (800)288-1000

Flyaway Indoor Skydiving (702)731-4768

Hoover Damn www.travelnevada.com Secret Garden At The Mirage www.themirage.com

Star Trek: The Experience www.startrekexp.com

Red Rock Canyon

American Income Life Convention June 27-30, 2002